



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name AMERICAN EXPRESS COMPANY

City/State NEW YORK, NY

Bank Holding Company Information

Federal Reserve District: 2
 Consolidated Assets (\$000): 205,298,000
 Peer Group Number: 9 Number in Peer Group: _____
 Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

AMERICAN EXPRESS COMPANY
200 VESEY STREET

NEW YORK, NY 10285

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit	7A
Liquidity and Funding	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases	13A
Past Due and Nonaccrual Loans and Leases—Continued	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

BHC Name

City/State

1275216

RSSD Number

2

FR Dist.

9

Peer #

Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	193,668,500	190,331,000	188,042,750	188,628,000	193,637,000
Net income (\$000)	4,063,000	4,515,000	8,060,000	3,139,000	6,758,000
Number of BHCs in peer group					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	4.71			3.83			4.12			4.23			4.45		
+ Non-interest income	21.24			16.46			18.40			14.90			18.05		
– Overhead expense	20.16			16.12			18.06			14.45			16.36		
– Provision for credit losses	0.39			-1.35			-0.75			2.51			1.84		
+ Securities gains (losses)	0			0			0			0			0		
+ Other tax equivalent adjustments	0			0			0			0			0		
= Pretax net operating income (tax equivalent)	5.37			6.19			5.63			2.25			4.35		
Net operating income	4.20			4.74			4.29			1.66			3.49		
Net income	4.20			4.74			4.29			1.66			3.49		
Net income (Subchapter S adjusted)															
Percent of Average Earning Assets															
Interest income (tax equivalent)	6.15			5.09			5.40			5.90			6.92		
Interest expense	0.88			0.80			0.77			1.23			1.98		
Net interest income (tax equivalent)	5.27			4.29			4.63			4.68			4.94		
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.87			1.08			0.83			2.63			2.28		
Earnings coverage of net loan and lease losses (X)	8.85			7.44			8.93			2.81			3.70		
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.03			3.17			2.36			4.88			2.11		
Allowance for loan and lease losses / Total loans and leases	2.03			3.17			2.36			4.88			2.11		
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.17			0.15			0.15			0.26			0.40		
30–89 days past due loans and leases / Total loans and leases	0.34			0.25			0.30			0.37			0.59		
Liquidity and Funding															
Net noncore funding dependence	26.46			15.09			24.43			13.79			42.08		
Net short-term noncore funding dependence	1.51			-10.42			2.17			-19.44			5.41		
Net loans and leases / Total assets	74.20			64.95			75.15			59.61			73.81		
Capitalization															
Tier 1 leverage ratio	10.29			12.18			10.46			10.95			10.21		
Holding company equity capital / Total assets	11.32			13.66			11.76			12.01			11.63		
Total equity capital (including minority interest) / Total assets	11.35			13.69			11.79			12.02			11.66		
Common equity tier 1 capital / Total risk-weighted assets	10.34			14.22			10.54			13.51			10.71		
Net loans and leases / Equity capital (X)	6.56			4.76			6.39			4.96			6.35		
Cash dividends / Net income	20.08			15.99			17.73			46.89			21.29		
Cash dividends / Net income (Subchapter S adjusted)															
Growth Rates															
Assets	9.80			-0.86			-1.47			-3.50			5.15		
Equity capital	-9.02			21.29			-3.50			-0.36			3.50		
Net loans and leases	25.43			15.01			24.21			-22.07			5.53		
Noncore funding	15.40			-24.33			-13.04			-26.86			-0.41		
Parent Company Ratios															
Short-term debt / Equity capital	23.62			17.22			25.40			21.78			8.67		
Long-term debt / Equity capital	97.13			60.79			75.22			77.48			96.99		
Equity investment in subsidiaries / Equity capital	100.22			100.64			102.01			101.41			100.44		
Cash from ops + noncash items + op expense / Op expense + dividends	284.03			150.48			368.04			145.27			264.02		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

1275216

RSSD Number

2

FR Dist.

9

Peer #

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	5,181,000	4,238,000	8,850,000	9,779,000	11,308,000	22.25	35.84
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	5,181,000	4,238,000	8,850,000	9,779,000	11,308,000	22.25	35.84
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	5,181,000	4,238,000	8,850,000	9,779,000	11,308,000	22.25	35.84
Investment interest income (tax equivalent).....	36,000	49,000	84,000	135,000	203,000	-26.53	-47.06
Interest on balances due from depository institutions.....	87,000	42,000	88,000	153,000	555,000	107.14	-29.27
Interest income on other earning assets.....	15,000	4,000	12,000	17,000	22,000	275.00	114.29
Total interest income (tax equivalent).....	5,319,000	4,333,000	9,034,000	10,084,000	12,088,000	22.76	32.58
Interest on time deposits of \$250K or more.....	3,000	8,000	10,000	20,000	11,000	-62.50	200.00
Interest on time deposits < \$250K.....	58,000	74,000	128,000	217,000	287,000	-21.62	-55.04
Interest on foreign office deposits.....	0	0	0	1,000	5,000		-100.00
Interest on other deposits.....	246,000	164,000	316,000	702,000	1,256,000	50.00	26.80
Interest on other borrowings and trading liabilities.....	438,000	427,000	807,000	1,135,000	1,883,000	2.58	-29.81
Interest on subordinated debt and mandatory convertible securities.....	15,000	11,000	22,000	22,000	22,000	36.36	0.00
Total interest expense.....	760,000	684,000	1,283,000	2,097,000	3,464,000	11.11	-21.24
Net interest income (tax equivalent).....	4,559,000	3,649,000	7,751,000	7,987,000	8,624,000	24.94	49.62
Non-interest income.....	20,566,000	15,666,000	34,591,000	28,098,000	34,945,000	31.28	56.23
Adjusted operating income (tax equivalent).....	25,125,000	19,315,000	42,342,000	36,085,000	43,569,000	30.08	54.99
Overhead expense.....	19,522,000	15,344,000	33,956,000	27,259,000	31,673,000	27.23	73.04
Provision for credit losses.....	377,000	-1,281,000	-1,419,000	4,726,000	3,554,000		-67.10
Securities gains (losses).....	0	0	0	0	-1,000		
Other tax equivalent adjustments.....	0	-1,000	0	1,000	0		
Pretax net operating income (tax equivalent).....	5,203,000	5,889,000	10,581,000	4,253,000	8,422,000	-11.65	37.54
Applicable income taxes.....	1,192,000	1,418,000	2,629,000	1,161,000	1,670,000	-15.94	0.25
Tax equivalent adjustments.....	0	0	1,000	2,000	4,000		-100.00
Applicable income taxes (tax equivalent).....	1,192,000	1,418,000	2,630,000	1,163,000	1,674,000	-15.94	-1.16
Minority interest.....	-52,000	-44,000	-109,000	-49,000	-10,000		
Net income before discontinued operations, net of minority interest.....	4,063,000	4,515,000	8,060,000	3,139,000	6,758,000	-10.01	57.66
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	4,063,000	4,515,000	8,060,000	3,139,000	6,758,000	-10.01	57.66
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	4,011,000	4,471,000	7,951,000	3,090,000	6,748,000	-10.29	55.65
Investment securities income (tax equivalent).....	36,000	49,000	84,000	135,000	203,000	-26.53	-47.06
US Treasury and agency securities (excluding mortgage-backed securities) ..	22,000	35,000	58,000	95,000	143,000	-37.14	175.00
Mortgage-backed securities.....	0	0	1,000	1,000	1,000		-100.00
All other securities.....	14,000	14,000	25,000	39,000	59,000	0.00	-76.27
Cash dividends declared.....	816,000	722,000	1,429,000	1,472,000	1,439,000	13.02	33.12
Common.....	787,000	693,000	1,358,000	1,393,000	1,358,000	13.56	37.35
Preferred.....	29,000	29,000	71,000	79,000	81,000	0.00	-27.50

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

1275216

RSSD Number

2

FR Dist.

9

Peer #

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Average Assets															
Interest income (tax equivalent)	5.49			4.55			4.80			5.35			6.24		
Less: Interest expense	0.78			0.72			0.68			1.11			1.79		
Equals: Net interest income (tax equivalent)	4.71			3.83			4.12			4.23			4.45		
Plus: Non-interest income	21.24			16.46			18.40			14.90			18.05		
Equals: adjusted operating income (tax equivalent)	25.95			20.30			22.52			19.13			22.50		
Less: Overhead expense	20.16			16.12			18.06			14.45			16.36		
Less: Provision for credit losses	0.39			-1.35			-0.75			2.51			1.84		
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0			0			0		
Plus: Realized gains (losses) on available-for-sale securities	0			0			0			0			0		
Plus: other tax equivalent adjustments	0			0			0			0			0		
Equals: Pretax net operating income (tax equivalent)	5.37			6.19			5.63			2.25			4.35		
Less: Applicable income taxes (tax equivalent)	1.23			1.49			1.40			0.62			0.86		
Less: Minority interest	-0.05			-0.05			-0.06			-0.03			-0.01		
Equals: Net operating income	4.20			4.74			4.29			1.66			3.49		
Plus: Net extraordinary items	0			0			0			0			0		
Equals: Net income	4.20			4.74			4.29			1.66			3.49		
Memo: Net income (last four quarters)	4.01			3.72			4.29			1.66			3.49		
Net income—BHC and noncontrolling (minority) interest	4.14			4.70			4.23			1.64			3.48		
Margin Analysis															
Average earning assets / Average assets	89.29			89.41			88.99			90.53			90.16		
Average interest-bearing funds / Average assets	67.55			67.46			66.95			70.42			69.13		
Interest income (tax equivalent) / Average earning assets	6.15			5.09			5.40			5.90			6.92		
Interest expense / Average earning assets	0.88			0.80			0.77			1.23			1.98		
Net interest income (tax equivalent) / Average earning assets	5.27			4.29			4.63			4.68			4.94		
Yield or Cost															
Total loans and leases (tax equivalent)	7.19			7.31			7.17			8.13			7.96		
Interest-bearing bank balances	0.81			0.27			0.32			0.50			2.35		
Federal funds sold and reverse repos	6.32			5.50			4.48			5.23			3.96		
Trading assets	0			0			0			0			0		
Total earning assets	6.15			5.09			5.40			5.90			6.92		
Investment securities (tax equivalent)	1.64			0.47			0.55			0.87			2.73		
US Treasury and agency securities (excluding mortgage-backed securities)	1.35			0.44			0.55			0.58			2.07		
Mortgage-backed securities	0			0			4.88			3.05			2.31		
All other securities	3.45			2.97			2.78			4.35			6.08		
Interest-bearing deposits	0.69			0.57			0.53			1.17			2.17		
Time deposits of \$250K or more	1.22			1.93			1.38			2.35			2.40		
Time deposits < \$250K	2.13			2.41			2.39			2.42			2.47		
Other domestic deposits	0.59			0.42			0.40			1			2.11		
Foreign deposits	0			0			0			2.74			54.05		
Federal funds purchased and repos															
Other borrowed funds and trading liabilities	2.22			2.10			2.07			2.26			3.09		
All interest-bearing funds	1.16			1.07			1.02			1.58			2.59		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

1275216

RSSD Number

2

FR Dist.

9

Peer #

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	20,566,000	15,666,000	34,591,000	28,098,000	34,945,000
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	0	0	0	0	0
Trading revenue	52,000	45,000	97,000	90,000	98,000
Investment banking fees and commissions	0	0	0	0	0
Insurance activities revenue	131,000	114,000	236,000	218,000	302,000
Venture capital revenue	0	0	0	-3,000	-3,000
Net servicing fees	-1,000	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	-1,000	12,000	-31,000	-3,000	9,000
Other non-interest income	20,385,000	15,495,000	34,289,000	27,796,000	34,539,000
Total overhead expenses	19,522,000	15,344,000	33,956,000	27,259,000	31,673,000
Personnel expense	3,470,000	3,089,000	6,240,000	5,718,000	5,911,000
Net occupancy expense	379,000	336,000	703,000	796,000	748,000
Goodwill impairment losses	0	3,000	0	0	0
Amortization expenses and impairment loss (other intangible assets)	27,000	29,000	57,000	54,000	49,000
Other operating expenses	15,646,000	11,887,000	26,956,000	20,691,000	24,965,000
Fee income on mutual funds and annuities	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	71,233	62,502	64,016	63,718	64,611
Average personnel expense per employee	48.71	49.42	97.48	89.74	91.49
Average assets per employee	2,718.80	3,045.20	2,937.43	2,960.36	2,996.97

Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Mutual fund fee income / Non-interest income	0			0			0			0			0		
Overhead expenses / Net Interest Income + non-interest income	77.70			79.44			80.20			75.54			72.70		

Percent of Average Assets

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Total overhead expense	20.16			16.12			18.06			14.45			16.36		
Personnel expense	3.58			3.25			3.32			3.03			3.05		
Net occupancy expense	0.39			0.35			0.37			0.42			0.39		
Other operating expenses	16.19			12.52			14.37			11			12.92		
Overhead less non-interest income	-1.08			-0.34			-0.34			-0.44			-1.69		

Percent of Adjusted Operating Income (Tax Equivalent)

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Total overhead expense	77.70			79.44			80.19			75.54			72.70		
Personnel expense	13.81			15.99			14.74			15.85			13.57		
Net occupancy expense	1.51			1.74			1.66			2.21			1.72		
Other operating expenses	62.38			61.71			63.80			57.49			57.41		
Total non-interest income	81.85			81.11			81.69			77.87			80.21		
Fiduciary activities income	0			0			0			0			0		
Service charges on domestic deposit accounts	0			0			0			0			0		
Trading revenue	0.21			0.23			0.23			0.25			0.22		
Investment banking fees and commissions	0			0			0			0			0		
Insurance activities revenue	0.52			0.59			0.56			0.60			0.69		
Venture capital revenue	0			0			0			-0.01			-0.01		
Net servicing fees	0			0			0			0			0		
Net securitization income	0			0			0			0			0		
Net gain (loss) - sales of loans, OREO, and other assets	0			0.06			-0.07			-0.01			0.02		
Other non-interest income	81.13			80.22			80.98			77.03			79.27		
Overhead less non-interest income	-4.16			-1.67			-1.50			-2.33			-7.51		
Applicable income taxes / Pretax net operating income (tax equivalent)	22.91			24.08			24.85			27.30			19.83		
Applicable income tax + TE / Pretax net operating income + TE	22.91			24.08			24.86			27.35			19.88		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	16,000	0	20,000	0	0		
Commercial and industrial loans	53,250,000	43,462,000	47,153,000	39,690,000	50,663,000	22.52	23.16
Loans to individuals	99,128,000	81,743,000	94,962,000	80,009,000	98,595,000	21.27	34.17
Loans to depository institutions and acceptances of other banks	79,000	0	62,000	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	3,004,000	216,000	2,921,000	227,000	284,000	1290.74	1709.64
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	155,477,000	125,421,000	145,118,000	119,926,000	149,542,000	23.96	32.56
Less: Allowance for loan and lease losses	3,154,000	3,980,000	3,421,000	5,852,000	3,162,000	-20.75	69.84
Net loans and leases	152,323,000	121,441,000	141,697,000	114,074,000	146,380,000	25.43	31.96
Debt securities that reprice or mature in over 1 year	2,236,000	1,379,000	1,035,000	1,847,000	1,721,000	62.15	3.37
Mutual funds and equity securities	661,000	1,430,000	111,000	129,000	163,000	-53.78	192.48
Subtotal	155,220,000	124,250,000	142,843,000	116,050,000	148,264,000	24.93	31.75
Interest-bearing bank balances	21,998,000	26,656,000	20,085,000	29,733,000	20,522,000	-17.47	-16.23
Federal funds sold and reverse repos	293,000	46,000	463,000	92,000	87,000	536.96	187.25
Debt securities that reprice or mature within 1 year	1,850,000	11,057,000	1,633,000	19,812,000	6,745,000	-83.27	-20.97
Trading assets	15,000	5,000	6,000	18,000	7,000	200.00	-25.00
Total earning assets	179,376,000	162,014,000	165,030,000	165,705,000	175,625,000	10.72	22.41
Non-interest-bearing cash and due from depository institutions	3,304,000	2,671,000	1,292,000	2,984,000	3,613,000	23.70	21.96
Premises, fixed assets, and leases	3,028,000	2,947,000	3,056,000	3,002,000	2,592,000	2.75	92.50
Other real estate owned	0	0	0	0	0		
Investment in unconsolidated subsidiaries	936,000	720,000	891,000	844,000	1,249,000	30.00	-20.20
Intangible and other assets	18,654,000	18,621,000	18,279,000	18,830,000	15,235,000	0.18	24.42
Total assets	205,298,000	186,973,000	188,548,000	191,365,000	198,314,000	9.80	22.94
Quarterly average assets	198,893,000	188,533,000	186,461,000	187,756,000	195,720,000	5.50	18.76
Average loans and leases (YTD)	144,183,500	115,901,500	123,380,500	120,230,000	141,984,250	24.40	26.65
Memoranda							
Loans held-for-sale	4,000	0	0	0	0		
Loans not held-for-sale	155,473,000	125,421,000	145,118,000	119,926,000	149,542,000	23.96	32.56
Real estate loans secured by 1-4 family	16,000	0	20,000	0	0		
Commercial real estate loans	0	0	0	0	0		
Construction and land development	0	0	0	0	0		
Multifamily	0	0	0	0	0		
Nonfarm nonresidential	0	0	0	0	0		
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	4,747,000	13,866,000	2,779,000	21,788,000	8,629,000	-65.77	0.36
U.S. Treasury securities	3,227,000	11,446,000	1,704,000	20,730,000	7,429,000	-71.81	188.38
US agency securities (excluding mortgage-backed securities)	5,000	6,000	6,000	7,000	9,000	-16.67	-58.33
Municipal securities	65,000	138,000	111,000	178,000	243,000	-52.90	-95.89
Mortgage-backed securities	15,000	24,000	18,000	30,000	41,000	-37.50	-81.48
Asset-backed securities	0	0	0	0	0		
Other debt securities	774,000	822,000	829,000	714,000	744,000	-5.84	-54.76
Mutual funds and equity securities	661,000	1,430,000	111,000	129,000	163,000	-53.78	192.48
Available-for-sale securities	4,086,000	12,436,000	2,668,000	21,659,000	8,466,000	-67.14	-13.62
U.S. Treasury securities	3,227,000	11,446,000	1,704,000	20,730,000	7,429,000	-71.81	188.38
US agency securities (excluding mortgage-backed securities)	5,000	6,000	6,000	7,000	9,000	-16.67	-58.33
Municipal securities	65,000	138,000	111,000	178,000	243,000	-52.90	-95.89
Mortgage-backed securities	15,000	24,000	18,000	30,000	41,000	-37.50	-81.48
Asset-backed securities	0	0	0	0	0		
Other debt securities	774,000	822,000	829,000	714,000	744,000	-5.84	-54.76
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	-38,000	57,000	30,000	85,000	44,000		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	622,000	1,392,000	41,000	61,000	99,000	-55.32	1906.45

BHC Name

City/State

1275216

RSSD Number

2

FR Dist.

9

Peer #

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	359,000	267,000	342,000	335,000	183,000	34.46	420.29
NOW, ATS and transaction accounts	1,244,000	648,000	772,000	652,000	870,000	91.98	551.31
Time deposits less brokered deposits < \$250K	-15,327,000	-11,372,000	-11,515,000	-12,499,000	-14,878,000		
MMDA and other savings accounts	86,064,000	77,455,000	78,027,000	76,930,000	61,645,000	11.11	107.19
Other non-interest-bearing deposits	1,735,000	2,030,000	2,092,000	2,426,000	2,309,000	-14.53	-35.88
Core deposits	74,075,000	69,028,000	69,718,000	67,844,000	50,129,000	7.31	122.90
Time deposits of \$250K or more	522,000	735,000	512,000	917,000	610,000	-28.98	406.80
Foreign deposits	676,000	788,000	738,000	902,000	470,000	-14.21	52.60
Federal funds purchased and repos	0	0	0	0	0		
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	3,001,000		-100.00
Other borrowings w/remaining maturity of 1 year or less	7,472,000	9,677,000	10,007,000	10,006,000	12,133,000	-22.79	-35.16
Other borrowings w/remaining maturity over 1 year	33,674,000	28,953,000	30,313,000	34,227,000	49,329,000	16.31	-19.35
Brokered deposits < \$250K	22,867,000	16,357,000	15,508,000	19,583,000	24,198,000	39.80	-13.55
Noncore funding	65,211,000	56,510,000	57,078,000	65,635,000	89,741,000	15.40	-19.76
Trading liabilities	12,000	4,000	4,000	18,000	5,000	200.00	-29.41
Subordinated notes and debentures + trust preferred securities	1,333,000	598,000	598,000	598,000	597,000	122.91	21.51
Other liabilities	41,375,000	35,230,000	38,918,000	34,276,000	34,714,000	17.44	36.99
Total liabilities	182,006,000	161,370,000	166,316,000	168,371,000	175,186,000	12.79	24.82
Equity Capital							
Perpetual preferred stock (including surplus)	1,584,000	1,584,000	1,584,000	1,584,000	1,584,000	0.00	0.00
Common stock	151,000	160,000	153,000	161,000	163,000	-5.63	-14.69
Common surplus	10,155,000	10,545,000	10,182,000	10,576,000	10,482,000	-3.70	-8.43
Retained earnings	14,751,000	16,402,000	13,474,000	13,834,000	13,864,000	-10.07	34.56
Accumulated other comprehensive income	-3,143,000	-2,881,000	-2,945,000	-2,895,000	-2,737,000		
Other equity capital components	-263,000	-271,000	-271,000	-279,000	-292,000		
Total holding company equity capital	23,235,000	25,539,000	22,177,000	22,981,000	23,064,000	-9.02	9.77
Noncontrolling (minority) interest in subsidiaries	57,000	64,000	55,000	13,000	64,000	-10.94	2750.00
Total equity capital, including minority interest	23,292,000	25,603,000	22,232,000	22,994,000	23,128,000	-9.03	10.03
Total liabilities and capital	205,298,000	186,973,000	188,548,000	191,365,000	198,314,000	9.80	22.94
Memoranda							
Non-interest-bearing deposits	2,764,000	3,078,000	3,166,000	3,655,000	2,947,000	-10.20	-13.33
Interest-bearing deposits	95,376,000	83,830,000	83,310,000	85,591,000	72,460,000	13.77	67.21
Total deposits	98,140,000	86,908,000	86,476,000	89,246,000	75,407,000	12.92	62.94
Long-term debt that reprices within 1 year	5,547,000	5,661,000	7,614,000	6,876,000	8,693,000	-2.01	-55.51
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	22,177,000	22,981,000	22,981,000	23,064,000	22,284,000		
Accounting restatements	0	0	0	0	0		
Net income	4,063,000	4,515,000	8,060,000	3,139,000	6,758,000		
Net sale of new perpetual preferred stock	0	0	-16,000	0	0		
Net sale of new common stock	-1,996,000	-1,258,000	-7,378,000	-721,000	-4,403,000		
Sale of treasury stock	5,000	6,000	6,000	6,000	4,000		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	816,000	722,000	1,429,000	1,472,000	1,439,000		
Change in other comprehensive income	-198,000	14,000	-50,000	-158,000	-140,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	3,000	3,000	-877,000	0		
Holding company equity capital, ending balance	23,235,000	25,539,000	22,177,000	22,981,000	23,064,000		

BHC Name

City/State

1275216

RSSD Number

2

FR Dist.

9

Peer #

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Real estate loans	0.01			0			0.01			0			0		
Commercial and industrial loans	25.94			23.25			25.01			20.74			25.55		
Loans to individuals	48.28			43.72			50.36			41.81			49.72		
Loans to depository institutions and acceptances of other banks	0.04			0			0.03			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	1.46			0.12			1.55			0.12			0.14		
Net loans and leases	74.20			64.95			75.15			59.61			73.81		
Debt securities over 1 year	1.09			0.74			0.55			0.97			0.87		
Mutual funds and equity securities	0.32			0.76			0.06			0.07			0.08		
Subtotal	75.61			66.45			75.76			60.64			74.76		
Interest-bearing bank balances	10.72			14.26			10.65			15.54			10.35		
Federal funds sold and reverse repos	0.14			0.02			0.25			0.05			0.04		
Debt securities 1 year or less	0.90			5.91			0.87			10.35			3.40		
Trading assets	0.01			0			0			0.01			0		
Total earning assets	87.37			86.65			87.53			86.59			88.56		
Non-interest cash and due from depository institutions	1.61			1.43			0.69			1.56			1.82		
Other real estate owned	0			0			0			0			0		
All other assets	11.02			11.92			11.79			11.85			9.62		
Memoranda															
Short-term investments	11.76			20.19			11.76			25.94			13.79		
U.S. Treasury securities	1.57			6.12			0.90			10.83			3.75		
US agency securities (excluding mortgage-backed securities)	0			0			0			0			0		
Municipal securities	0.03			0.07			0.06			0.09			0.12		
Mortgage-backed securities	0.01			0.01			0.01			0.02			0.02		
Asset-backed securities	0			0			0			0			0		
Other debt securities	0.38			0.44			0.44			0.37			0.38		
Loans held-for-sale	0			0			0			0			0		
Loans held for investment	75.73			67.08			76.97			62.67			75.41		
Real estate loans secured by 1-4 family	0.01			0			0.01			0			0		
Revolving	0.01			0			0.01			0			0		
Closed-end, secured by first liens	0			0			0			0			0		
Closed-end, secured by junior liens	0			0			0			0			0		
Commercial real estate loans	0			0			0			0			0		
Construction and land development	0			0			0			0			0		
Multifamily	0			0			0			0			0		
Nonfarm nonresidential	0			0			0			0			0		
Real estate loans secured by farmland	0			0			0			0			0		

BHC Name

City/State

1275216

RSSD Number

2

FR Dist.

9

Peer #

Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	0.01			0			0.01			0			0		
Real estate loans secured by 1-4 family	0.01			0			0.01			0			0		
Revolving	0.01			0			0.01			0			0		
Closed-end	0			0			0			0			0		
Commercial real estate loans	0			0			0			0			0		
Construction and land development	0			0			0			0			0		
1-4 family	0			0			0			0			0		
Other	0			0			0			0			0		
Multifamily	0			0			0			0			0		
Nonfarm nonresidential	0			0			0			0			0		
Owner-occupied	0			0			0			0			0		
Other	0			0			0			0			0		
Real estate loans secured by farmland	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0.05			0			0.04			0			0		
Commercial and industrial loans	34.25			34.65			32.49			33.10			33.88		
Loans to individuals	63.76			65.17			65.44			66.72			65.93		
Credit card loans	48.09			48.31			48.58			50.13			49.02		
Agricultural loans	0			0			0			0			0		
Other loans and leases	1.93			0.17			2.01			0.19			0.19		
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	0.07			0			0.09			0			0		
Real estate loans secured by 1-4 family	0.07			0			0.09			0			0		
Revolving	0.07			0			0.09			0			0		
Closed-end	0			0			0			0			0		
Commercial real estate loans	0			0			0			0			0		
Construction and land development	0			0			0			0			0		
1-4 family	0			0			0			0			0		
Other	0			0			0			0			0		
Multifamily	0			0			0			0			0		
Nonfarm nonresidential	0			0			0			0			0		
Owner-occupied	0			0			0			0			0		
Other	0			0			0			0			0		
Real estate loans secured by farmland	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0.35			0			0.28			0			0		
Commercial and industrial loans	233.44			168.50			214.81			159.62			222.30		
Loans to individuals	434.56			316.91			432.61			321.76			432.62		
Credit card loans	327.78			234.91			321.15			241.77			321.68		
Agricultural loans	0			0			0			0			0		
Other loans and leases	13.17			0.84			13.31			0.91			1.25		
Supplemental															
Non-owner occupied CRE loans / Gross loans	0.01			0.05			0.02			0.06			0.05		
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	0.09			0.22			0.11			0.28			0.32		
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	0.09			0.22			0.11			0.28			0.32		

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Short-term investments	11.76			20.19			11.76			25.94			13.79		
Liquid assets	14.06			21.85			12.50			28.01			15.99		
Investment securities	2.31			7.42			1.47			11.39			4.35		
Net loans and leases	74.20			64.95			75.15			59.61			73.81		
Net loans, leases and standby letters of credit	74.20			64.95			75.15			59.61			73.81		
Core deposits	36.08			36.92			36.98			35.45			25.28		
Noncore funding	31.76			30.22			30.27			34.30			45.25		
Time deposits of \$250K or more	0.25			0.39			0.27			0.48			0.31		
Foreign deposits	0.33			0.42			0.39			0.47			0.24		
Federal funds purchased and repos	0			0			0			0			0		
Secured federal funds purchased	0			0			0			0			0		
Net federal funds purchased (sold)	-0.14			-0.02			-0.25			-0.05			-0.04		
Commercial paper	0			0			0			0			1.51		
Other borrowings w/remaining maturity of 1 year or less	3.64			5.18			5.31			5.23			6.12		
Earning assets that reprice within 1 year	58.97			61.78			59.43			64.57			58.68		
Interest-bearing liabilities that reprice within 1 year	1.51			1.72			1.71			2			2.34		
Long-term debt that reprices within 1 year	2.70			3.03			4.04			3.59			4.38		
Net assets that reprice within 1 year	54.76			57.03			53.69			58.98			51.96		
Other Liquidity and Funding Ratios															
Net noncore funding dependence	26.46			15.09			24.43			13.79			42.08		
Net short-term noncore funding dependence	1.51			-10.42			2.17			-19.44			5.41		
Short-term investment / Short-term noncore funding	91.16			152.18			87.74			183.35			77.32		
Liquid assets - short-term noncore funding / Nonliquid assets	1.35			10.98			-1.03			19.25			-2.20		
Net loans and leases / Total deposits	155.21			139.74			163.86			127.82			194.12		
Net loans and leases / Core deposits	205.63			175.93			203.24			168.14			292.01		
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital															
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.19			0.25			0.16			0.42			0.22		
Structured notes appreciation (depreciation) / Tier 1 capital															
Percent of Investment Securities															
Held-to-maturity securities	0			0			0			0			0		
Available-for-sale securities	86.08			89.69			96.01			99.41			98.11		
U.S. Treasury securities	67.98			82.55			61.32			95.14			86.09		
US agency securities (excluding mortgage-backed securities)	0.11			0.04			0.22			0.03			0.10		
Municipal securities	1.37			1			3.99			0.82			2.82		
Mortgage-backed securities	0.32			0.17			0.65			0.14			0.48		
Asset-backed securities	0			0			0			0			0		
Other debt securities	16.31			5.93			29.83			3.28			8.62		
Mutual funds and equity securities	13.92			10.31			3.99			0.59			1.89		
Debt securities 1 year or less	38.97			79.74			58.76			90.93			78.17		
Debt securities 1 to 5 years	45.17			8.91			32.39			7.59			15.44		
Debt securities over 5 years	1.94			1.04			4.86			0.89			4.51		
Pledged securities	13.10			10.04			1.48			0.28			1.15		
Structured notes, fair value	0			0			0			0			0		
Percent Change from Prior Like Quarter															
Short-term investments	-36.07			-26.31			-55.31			81.46			1.35		
Investment securities	-65.77			-31.12			-87.25			152.50			79.29		
Core deposits	7.31			11.62			2.76			35.34			17.49		
Noncore funding	15.40			-24.33			-13.04			-26.86			-0.41		

BHC Name

City/State

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	341,191,000	321,555,000	327,855,000	315,389,000	306,418,000
Commit: Secured commercial real estate loans	0	0	0	0	0
Commit: Unsecured real estate loans	0	23,000	0	24,000	70,000
Credit card lines (reported semiannually, June/Dec)	340,597,000	320,617,000	327,181,000	314,405,000	305,269,000
Securities underwriting	0	0	0	0	0
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	11,100,000	12,850,000	12,850,000	15,800,000	22,550,000
Futures and forward foreign exchange	33,438,000	26,195,000	32,556,000	26,111,000	36,486,000
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Loan commitments (reported semiannually, June/Dec)	166.19			171.98			173.88			164.81			154.51		
Standby letters of credit	0			0			0			0			0		
Commercial and similar letters of credit	0			0			0			0			0		
Securities lent	0			0			0			0			0		
Credit derivatives - notional amount (holding company as guarantor)	0			0			0			0			0		
Credit derivatives - notional amount (holding company as beneficiary)	0			0			0			0			0		
Credit derivative contracts w/ purchased credit protection-investment grade	0			0			0			0			0		
Credit derivative contracts w/ purchased credit protection-noninvest grade	0			0			0			0			0		
Derivative contracts	21.69			20.88			24.08			21.90			29.77		
Interest rate contracts	5.41			6.87			6.82			8.26			11.37		
Interest rate futures and forward contracts	0			0			0			0			0		
Written options contracts (interest rate)	0			0			0			0			0		
Purchased options contracts (interest rate)	0			0			0			0			0		
Interest rate swaps	5.41			6.87			6.82			8.26			11.37		
Foreign exchange contracts	16.29			14.01			17.27			13.64			18.40		
Futures and forward foreign exchange contracts	16.29			14.01			17.27			13.64			18.40		
Written options contracts (foreign exchange)	0			0			0			0			0		
Purchased options contracts (foreign exchange)	0			0			0			0			0		
Foreign exchange rate swaps	0			0			0			0			0		
Equity, commodity, and other derivative contracts	0			0			0			0			0		
Commodity and other futures and forward contracts	0			0			0			0			0		
Written options contracts (commodity and other)	0			0			0			0			0		
Purchased options contracts (commodity and other)	0			0			0			0			0		
Commodity and other swaps	0			0			0			0			0		

Percent of Average Loans and Leases

Loan commitments (reported semiannually, June/Dec)	236.64			277.44			265.73			262.32			215.81		
--	--------	--	--	--------	--	--	--------	--	--	--------	--	--	--------	--	--

BHC Name

City/State

1275216

RSSD Number

2

FR Dist.

9

Peer #

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	44,538,000	39,045,000	45,406,000	41,911,000	59,036,000
Interest rate contracts	11,100,000	12,850,000	12,850,000	15,800,000	22,550,000
Foreign exchange contracts	33,438,000	26,195,000	32,556,000	26,111,000	36,486,000
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	33,438,000	26,195,000	32,556,000	26,111,000	36,486,000
Written options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	11,100,000	12,850,000	12,850,000	15,800,000	22,550,000
Held for trading	1,121,000	958,000	955,000	1,215,000	1,214,000
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	1,121,000	958,000	955,000	1,215,000	1,214,000
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	43,417,000	38,087,000	44,451,000	40,696,000	57,822,000
Interest rate contracts	11,100,000	12,850,000	12,850,000	15,800,000	22,550,000
Foreign exchange contracts	32,317,000	25,237,000	31,601,000	24,896,000	35,272,000
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	44,537,000	39,045,000	45,406,000	41,911,000	58,965,000
One year or less	39,937,000	27,945,000	37,356,000	29,061,000	43,162,000
Over 1 year to 5 years	4,600,000	11,100,000	8,050,000	12,000,000	14,953,000
Over 5 years	0	0	0	850,000	850,000
Gross negative fair value (absolute value)	306,000	194,000	138,000	702,000	440,000
Gross positive fair value	747,000	581,000	590,000	629,000	343,000
Held for trading	25,000	11,000	10,000	27,000	12,000
Non-traded	722,000	570,000	580,000	602,000	331,000
Current credit exposure on risk-based capital derivative contracts	606,000	484,000	497,000	531,000	253,000
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

1275216

RSSD Number

2

FR Dist.

9

Peer #

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Notional Amount															
Interest rate contracts	24.92			32.91			28.30			37.70			38.20		
Foreign exchange contracts	75.08			67.09			71.70			62.30			61.80		
Equity, commodity, and other contracts	0			0			0			0			0		
Futures and forwards	75.08			67.09			71.70			62.30			61.80		
Written options	0			0			0			0			0		
Exchange-traded	0			0			0			0			0		
Over-the-counter	0			0			0			0			0		
Purchased options	0			0			0			0			0		
Exchange-traded	0			0			0			0			0		
Over-the-counter	0			0			0			0			0		
Swaps	24.92			32.91			28.30			37.70			38.20		
Held for trading	2.52			2.45			2.10			2.90			2.06		
Interest rate contracts	0			0			0			0			0		
Foreign exchange contracts	2.52			2.45			2.10			2.90			2.06		
Equity, commodity, and other contracts	0			0			0			0			0		
Non-traded	97.48			97.55			97.90			97.10			97.94		
Interest rate contracts	24.92			32.91			28.30			37.70			38.20		
Foreign exchange contracts	72.56			64.64			69.60			59.40			59.75		
Equity, commodity, and other contracts	0			0			0			0			0		
Derivative contracts (excluding futures and forex 14 days or less)	100			100			100			100			99.88		
One year or less	89.67			71.57			82.27			69.34			73.11		
Over 1 year to 5 years	10.33			28.43			17.73			28.63			25.33		
Over 5 years	0			0			0			2.03			1.44		
Gross negative fair value (absolute value)	0.69			0.50			0.30			1.67			0.75		
Gross positive fair value	1.68			1.49			1.30			1.50			0.58		
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02			0.01			0.01			0.03			0.02		
Gross positive fair value (X)	0.04			0.03			0.03			0.03			0.02		
Held for trading (X)	0			0			0			0			0		
Non-traded (X)	0.04			0.03			0.03			0.03			0.02		
Current credit exposure (X)	0.03			0.02			0.03			0.03			0.01		
Credit losses on derivative contracts	0			0			0			0			0		
Past Due Derivative Instruments Fair Value															
30–89 days past due	0			0			0			0			0		
90+ days past due	0			0			0			0			0		
Other Ratios															
Current credit exposure / Risk-weighted assets	0.34			0.33			0.30			0.38			0.15		

BHC Name

City/State

1275216

RSSD Number

2

FR Dist.

9

Peer #

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	3,421,000	5,852,000	5,852,000	3,162,000	2,835,000
Gross losses	1,055,000	1,199,000	2,088,000	4,134,000	4,148,000
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	425,000	576,000	1,059,000	973,000	915,000
Net losses	630,000	623,000	1,029,000	3,161,000	3,233,000
Provision for loan and lease losses	371,000	-1,251,000	-1,392,000	4,641,000	3,554,000
Adjustments	-8,000	2,000	-10,000	1,210,000	6,000
Ending balance	3,154,000	3,980,000	3,421,000	5,852,000	3,162,000
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	3,000	7,000

Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Provision for loan and lease losses / Average assets	0.38			-1.31			-0.74			2.46			1.84		
Provision for loan and lease losses / Average loans and leases	0.51			-2.16			-1.13			3.86			2.50		
Provision for loan and lease losses / Net loan and lease losses	58.89			-200.80			-135.28			146.82			109.93		
Allowance for loan and lease losses / Total loans and leases not held for sale	2.03			3.17			2.36			4.88			2.11		
Allowance for loan and lease losses / Total loans and leases	2.03			3.17			2.36			4.88			2.11		
Allowance for loan and lease losses / Net loans and leases losses (X)	2.50			3.19			3.32			1.85			0.98		
Allowance for loan and lease losses / Nonaccrual assets	1,194.70			2,051.55			1,598.60			1,847			526.41		
ALLL / 90+ days past due + nonaccrual loans and leases	540.07			970.73			715.69			939.33			251.55		
Gross loan and lease losses / Average loans and leases	1.46			2.07			1.69			3.44			2.92		
Recoveries / Average loans and leases	0.59			0.99			0.86			0.81			0.64		
Net losses / Average loans and leases	0.87			1.08			0.83			2.63			2.28		
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0			0			0			0		
Recoveries / Prior year-end losses	20.35			13.93			25.62			23.46			25.43		
Earnings coverage of net loan and lease losses (X)	8.85			7.44			8.93			2.81			3.70		

Net Loan and Lease Losses By Type

Real estate loans	0						0								
Real estate loans secured by 1-4 family	0						0								
Revolving	0						0								
Closed-end															
Commercial real estate loans															
Construction and land development															
1-4 family															
Other															
Multifamily															
Nonfarm nonresidential															
Owner-occupied															
Other															
Real estate loans secured by farmland															
Commercial and industrial loans	0.60			0.43			0.38			2.36			1.66		
Loans to individuals	0.94			1.29			0.89			2.78			2.43		
Credit card loans	1.05			1.58			1.09			3.10			2.66		
Agricultural loans															
Loans to foreign governments and institutions	0						-2.04								
Other loans and leases	0.41			0			0.14			0			0		

BHC Name

City/State

1275216

RSSD Number

2

FR Dist.

9

Peer #

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	532,000	314,000	440,000	441,000	877,000
90+ days past due loans and leases	320,000	216,000	264,000	306,000	655,000
Nonaccrual loans and leases	264,000	194,000	214,000	317,000	602,000
Total past due and nonaccrual loans and leases	1,116,000	724,000	918,000	1,064,000	2,134,000
Restructured 30–89 days past due	115,000	80,000	109,000	70,000	31,000
Restructured 90+ days past due	53,000	35,000	49,000	15,000	12,000
Restructured nonaccrual	17,000	15,000	22,000	14,000	10,000
Total restructured loans and leases	185,000	130,000	180,000	99,000	53,000
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	3,034,000	3,062,000	2,915,000	3,343,000	969,000
Other real estate owned	0	0	0	0	0
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

Percent of Loans and Leases

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
30–89 days past due loans and leases	0.34			0.25			0.30			0.37			0.59		
90+ days past due loans and leases	0.21			0.17			0.18			0.26			0.44		
Nonaccrual loans and leases	0.17			0.15			0.15			0.26			0.40		
90+ days past due and nonaccrual loans and leases	0.38			0.33			0.33			0.52			0.84		

30–89 days past due restructured	0.07			0.06			0.08			0.06			0.02		
90+ days past due restructured	0.03			0.03			0.03			0.01			0.01		
Nonaccrual restructured	0.01			0.01			0.02			0.01			0.01		
30–89 days past due loans held for sale	0			0			0			0			0		
90+ days past due loans held for sale	0			0			0			0			0		
Nonaccrual loans held for sale	0			0			0			0			0		

Percent of Loans and Leases and Other Assets

30+ Days Past Due and Nonaccrual

30–89 days past due assets	0.34			0.25			0.30			0.37			0.59		
90+ days past due assets	0.21			0.17			0.18			0.26			0.44		
Nonaccrual assets	0.17			0.15			0.15			0.26			0.40		
30+ days past due and nonaccrual assets	0.72			0.58			0.63			0.89			1.43		

Percent of Total Assets

90+ days past due and nonaccrual assets	0.28			0.22			0.25			0.33			0.63		
90+ days past due and nonaccrual assets + other real estate owned	0.28			0.22			0.25			0.33			0.63		

Restructured and Nonaccrual Loans and Leases
+ OREO as Percent of:

Total assets	1.69			1.80			1.74			1.96			0.81		
Allowance for loan and lease losses	109.89			84.70			96.08			64			51.04		
Equity capital + allowance for loan and lease losses	13.13			11.42			12.84			12.99			6.15		
Tier 1 capital + allowance for loan and lease losses	14.87			12.68			14.54			14.33			7.08		
Loans and leases + other real estate owned	2.23			2.69			2.27			3.12			1.08		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

1275216

RSSD Number

2

FR Dist.

9

Peer #

Past Due and Nonaccrual Loans and Leases

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0						5								
	90+ days past due	0						0								
	Nonaccrual	0						0								
Commercial and industrial	30–89 days past due	0.32			0.18			0.29			0.26			0.48		
	90+ days past due	0.15			0.10			0.13			0.14			0.33		
	Nonaccrual	0.20			0.14			0.15			0.28			0.44		
Individuals	30–89 days past due	0.36			0.29			0.32			0.42			0.64		
	90+ days past due	0.24			0.21			0.21			0.31			0.50		
	Nonaccrual	0.16			0.16			0.15			0.26			0.38		
Depository institution loans	30–89 days past due	0						0								
	90+ days past due	0						0								
	Nonaccrual	0						0								
Agricultural	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Foreign governments	30–89 days past due	0						0								
	90+ days past due	0						0								
	Nonaccrual	0						0								
Other loans and leases	30–89 days past due	0.17			0.46			0.10			0.88			0		
	90+ days past due	0.10			0			0.03			0			0		
	Nonaccrual	0.17			0			0.14			0			0		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

1275216

RSSD Number

2

FR Dist.

9

Peer #

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Memoranda																
1–4 family	30–89 days past due	0						5								
	90+ days past due	0						0								
	Nonaccrual	0						0								
Revolving	30–89 days past due	0						5								
	90+ days past due	0						0								
	Nonaccrual	0						0								
Closed-end	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Junior lien	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Commercial real estate	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Construction and development	30–89 days past due															
	90+ days past due															
	Nonaccrual															
1–4 family	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Multifamily	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Nonfarm non-residential	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Owner Occupied	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Farmland	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Credit card	30–89 days past due	0.37			0.32			0.35			0.48			0.69		
	90+ days past due	0.28			0.26			0.26			0.38			0.55		
	Nonaccrual	0.13			0.16			0.14			0.26			0.40		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

1275216

RSSD Number

2

FR Dist.

9

Peer #

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	10,043,000	10,434,000	10,064,000	10,458,000	10,353,000
Retained earnings	15,243,000	17,198,000	14,130,000	15,097,000	13,864,000
Accumulated other comprehensive income (AOCI)	-3,143,000	-2,881,000	-2,945,000	-2,895,000	-2,737,000
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	22,143,000	24,751,000	21,249,000	22,660,000	21,480,000
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	3,622,000	3,781,000	3,695,000	3,967,000	3,424,000
Accumulated other comprehensive income-related adjustments	0	0	0	0	0
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	18,521,000	20,970,000	17,554,000	18,693,000	18,056,000
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	18,521,000	20,970,000	17,554,000	18,693,000	18,056,000
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	1,584,000	1,584,000	1,584,000	1,584,000	1,584,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	57,000	64,000	55,000	13,000	4,000
Additional tier 1 capital before deductions	1,641,000	1,648,000	1,639,000	1,597,000	1,588,000
Less: Additional tier 1 capital deductions	13,000	8,000	7,000	13,000	16,000
Additional tier 1 capital	1,628,000	1,640,000	1,632,000	1,584,000	1,572,000
Tier 1 Capital	20,149,000	22,610,000	19,186,000	20,277,000	19,628,000
Tier 2 Capital					
Tier 2 capital instruments and related surplus	990,000	360,000	240,000	360,000	480,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	1,000
Allowance for loan and lease losses in tier 2 capital	2,242,000	1,857,000	2,087,000	1,761,000	2,120,000
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	3,232,000	2,217,000	2,327,000	2,121,000	2,601,000
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	13,000	8,000	7,000	13,000	16,000
Tier 2 capital	3,219,000	2,209,000	2,320,000	2,108,000	2,585,000
Exited advanced approach tier 2 capital					
Total capital	23,368,000	24,819,000	21,506,000	22,385,000	22,213,000
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	199,385,000	189,329,000	187,117,000	189,019,000	195,720,000
Less: Deductions from common equity tier 1 capital	3,635,000	3,789,000	3,702,000	3,980,000	3,440,000
Less: Other deductions	-22,000	-86,000	-88,000	-94,000	-51,000
Total assets for leverage ratio	195,727,000	185,626,000	183,503,000	185,133,000	192,331,000
Total risk-weighted assets	179,114,820	147,487,620	166,529,000	138,340,900	168,538,560
Exited advanced approach total RWA					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Capital Ratios															
Common equity tier 1 capital, column A	10.34			14.22			10.54			13.51			10.71		
Common equity tier 1 capital, column B	0			0			0			0			0		
Tier 1 capital, column A	11.25			15.33			11.52			14.66			11.65		
Tier 1 capital, column B	0			0			0			0			0		
Total capital, column A	13.05			16.83			12.91			16.18			13.18		
Total capital, column B	0			0			0			0			0		
Tier 1 leverage	10.29			12.18			10.46			10.95			10.21		
Supplementary leverage ratio, advanced approaches HCs													8.76		

BHC Name

City/State

1275216

RSSD Number

2

FR Dist.

9

Peer #

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	419,000	414,000	386,000	414,000	412,000	1.21	-3.46
Total property and casualty assets	419,000	414,000	386,000	414,000	412,000	1.21	-3.46
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	252,000	240,000	234,000	234,000	264,000	5.00	-17.11
Total property and casualty equity	252,000	240,000	234,000	234,000	264,000	5.00	-17.11
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	32,000	21,000	55,000	49,000	82,000	52.38	3.23
Total property and casualty	32,000	21,000	55,000	49,000	82,000	52.38	3.23
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	84,000	85,000	70,000	74,000	86,000	-1.18	-11.58
Unearned premiums (P/C)	6,000	5,000	4,000	4,000	7,000	20.00	-33.33
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	131,000	114,000	236,000	218,000	302,000	14.91	-19.14
Other insurance activities income	68,000	72,000	142,000	147,000	154,000	-5.56	-13.92
Insurance and reinsurance underwriting income	63,000	42,000	94,000	71,000	148,000	50.00	-24.10
Premiums	63,000	42,000	94,000	71,000	148,000	50.00	-24.10
Credit related insurance underwriting	3,000	3,000	6,000	6,000	7,000	0.00	-25.00
Other insurance underwriting	60,000	39,000	88,000	65,000	141,000	53.85	-24.05
Insurance benefits, losses, expenses	56,000	42,000	75,000	90,000	126,000	33.33	5.66
Net assets of insurance underwriting subsidiaries	419,000	414,000	386,000	414,000	412,000	1.21	-3.46
Life insurance assets	190,000	187,000	189,000	187,000	314,000	1.60	-57.68

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0.20			0.22			0.20			0.22			0.21		
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..	100			100			100			100			100		
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..	0			0			0			0			0		
Separate account assets (L/H) / Total life assets															
Insurance activities revenue / Adjusted operating income	0.52			0.59			0.56			0.60			0.69		
Premium income / Insurance activities revenue	48.09			36.84			39.83			32.57			49.01		
Credit related premium income / Total premium income	4.76			7.14			6.38			8.45			4.73		
Other premium income / Total premium income	95.24			92.86			93.62			91.55			95.27		
Insurance underwriting net income / Consolidated net income	0.79			0.47			0.68			1.56			1.21		
Insurance net income (P/C) / Equity (P/C)	25.40			17.50			23.50			20.94			31.06		
Insurance net income (L/H) / Equity (L/H)															
Insurance benefits, losses, expenses / Insurance premiums	88.89			100			79.79			126.76			85.14		
Reinsurance recovery (P/C) / Total assets (P/C)	0			0			0			0			0		
Reinsurance recovery (L/H) / Total assets (L/H)															
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.20			0.22			0.20			0.22			0.21		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	0.82			0.70			0.84			0.72			1.38		
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0			0			0			0			0		

BHC Name

City/State

1275216

RSSD Number

2

FR Dist.

9

Peer #

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	28,846,000	22,945,000	26,835,000	22,300,000	29,607,000
Real estate loans	0	0	0	0	0
Commercial and industrial loans	9,753,000	7,162,000	8,166,000	6,816,000	10,057,000
Loans to depository institutions and other banks acceptances	39,000	0	17,000	0	0
Loans to foreign governments and institutions	78,000	0	49,000	0	0
Loans to individuals	18,559,000	15,747,000	18,246,000	15,460,000	19,479,000
Agricultural loans	0	0	0	0	0
Other foreign loans	417,000	36,000	357,000	24,000	71,000
Lease financing receivables	0	0	0	0	0
Debt securities	742,000	799,000	796,000	710,000	742,000
Interest-bearing bank balances	1,972,000	2,257,000	2,019,000	2,257,000	2,320,000
Total selected foreign assets	31,560,000	26,001,000	29,650,000	25,267,000	32,669,000
Total foreign deposits	676,000	788,000	738,000	902,000	470,000
Interest-bearing deposits	6,000	7,000	6,000	8,000	15,000
Non-interest-bearing deposits	670,000	781,000	732,000	894,000	455,000

Analysis Ratios

Yield: Foreign loans	4.88			5.03			4.82			5.58			5.13		
Cost: Interest-bearing deposits	0			0			0			2.74			54.05		

Net Losses as a Percent of Foreign Loans by Type

Real estate loans															
Commercial and industrial loans	0.70						0.21			2.95			1.29		
Foreign governments and institutions	0						-2.04								

Growth Rates

Net loans and leases	25.72			21.96			20.34			-24.68			11.24		
Total selected assets	21.38			19.23			17.35			-22.66			11.21		
Deposits	-14.21			-10.15			-18.18			91.91			-3.69		

BHC Name

City/State

1275216

RSSD Number

2

FR Dist.

9

Peer #

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases		0	0	0	0	0		
Retained credit exposure		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets								
Securitization activities		0	0	0	0	0		0
1–4 family residential loans		0	0	0	0	0		0
Home equity lines		0	0	0	0	0		0
Credit card receivables		0	0	0	0	0		0
Auto loans		0	0	0	0	0		0
Commercial and Industrial loans		0	0	0	0	0		0
All other loans and leases		0	0	0	0	0		0
Asset-backed commercial paper conduits		0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		0
Liquidity commitments provided to conduit structures		0	0	0	0	0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
Dollar Amount in Thousands						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30–89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

BHC Name

City/State

1275216

RSSD Number

2

FR Dist.

9

Peer #

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

1275216

RSSD Number

2

FR Dist.

9

Peer #

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	125,632	93,624	207,089	339,744	679,928	34.19	299.77
Dividends	0	0	0	0	0		
Interest	9,836	0	0	48,317	209,195		-67.84
Management and service fees	115,796	93,624	207,089	291,427	470,733	23.68	13636.18
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	143,852	82,619	176,262	179,762	551,957	74.11	94.47
Dividends	40,000	45,000	93,068	44,200	115,220	-11.11	100.00
Interest	82,024	16,165	37,379	83,005	369,085	407.42	221.15
Management and service fees	21,828	21,454	45,815	52,557	67,652	1.74	-23.22
Other income	0	0	0	0	0		
Income from subsidiary holding companies	3,453,559	2,387,367	9,156,876	2,862,784	6,433,871	44.66	30.26
Dividends	3,366,000	2,253,000	9,009,000	2,635,000	6,265,000	49.40	37.95
Interest	44,864	30,271	58,553	96,880	113,582	48.21	-25.88
Management and service fees	42,695	104,096	89,323	130,904	55,289	-58.98	-71.66
Other income	0	0	0	0	0		
Total income from subsidiaries	3,723,043	2,563,610	9,540,227	3,382,290	7,665,756	45.23	35.06
Securities gains (losses)	0	0	0	0	0		
Other operating income	539	176	517	5,253	4,339	206.25	-85.91
Total operating income	3,723,582	2,563,786	9,540,744	3,387,543	7,670,095	45.24	34.89
Operating Expenses							
Personnel expenses	181,507	180,761	359,142	332,765	365,615	0.41	0.41
Interest expense	300,917	232,297	454,642	570,950	827,565	29.54	46.63
Other expenses	159,786	217,007	372,546	618,734	891,214	-26.37	-50.93
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	642,210	630,065	1,186,330	1,522,449	2,084,394	1.93	-9.75
Income (loss) before taxes	3,080,997	1,934,227	8,354,691	1,865,797	5,585,616	59.29	50.38
Applicable income taxes (credit)	-110,357	-146,442	-248,119	-236,399	-281,645		
Extraordinary items							
Income before undistributed income of subsidiaries	3,191,354	2,080,669	8,602,810	2,102,196	5,867,261	53.38	43.82
Equity in undistributed income of subsidiaries	871,606	2,434,137	-542,563	1,037,023	890,291	-64.19	143.73
Bank subsidiaries	0	0	0	0	0		
Nonbank subsidiaries	-590	-13,301	-25,545	-23,178	-17,370		
Subsidiary holding companies	872,196	2,447,438	-517,018	1,060,201	907,661	-64.36	164.28
Net income (loss)	4,062,960	4,514,806	8,060,247	3,139,219	6,757,552	-10.01	57.68
Memoranda							
Bank net income	0	0	0	0	0		
Nonbank net income	39,410	31,699	67,523	21,022	97,850	24.33	-17.18
Subsidiary holding companys' net income	4,238,196	4,700,438	8,491,982	3,695,201	7,172,661	-9.83	53.00

BHC Name

City/State

1275216

2

9

RSSD Number

FR Dist.

Peer #

Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	87,589	0.16	71,343	0.15	49,381	0.10	0	4,393,294	22.77	-77.33
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	4,350,000		-100.00
Other receivables	87,589	0.16	71,343	0.15	49,381	0.10	0	43,294	22.77	6359.37
Investment in nonbank subsidiaries	15,605,077	28.86	6,528,300	13.47	9,206,019	19.50	6,910,857	15,719,036	139.04	846.98
Common and preferred stock	465,329	0.86	423,738	0.87	466,946	0.99	441,840	428,075	9.82	1.11
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	14,171,587	26.21	5,123,406	10.57	7,707,638	16.32	5,535,656	14,300,145	176.60	1118.76
Other receivables	968,161	1.79	981,156	2.02	1,031,435	2.18	933,361	990,816	-1.32	3790.23
Investment in subsidiary holding companies	31,668,719	58.56	32,984,736	68.05	32,421,846	68.66	33,366,491	26,571,235	-3.99	27.97
Common and preferred stock	22,819,471	42.20	25,278,322	52.15	22,155,775	46.92	22,864,339	22,736,990	-9.73	10.07
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	8,726,912	16.14	7,561,112	15.60	10,139,912	21.47	10,351,112	3,700,000	15.42	135.86
Other receivables	122,336	0.23	145,302	0.30	126,159	0.27	151,040	134,245	-15.81	-61.25
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	777	0	1,381	0	1,152	0	876	440	-43.74	26.14
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	6,467,494	11.96	8,349,658	17.23	5,340,558	11.31	10,967,258	4,428,311	-22.54	-13.45
Cash and due from unrelated depository institution	8,034	0.01	6,141	0.01	881	0	929	1,527	30.83	555.30
Premises, furnishings, fixtures and equipment	2,682	0	3,421	0.01	3,304	0.01	3,692	1,118	-21.60	93.09
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	239,301	0.44	527,748	1.09	198,747	0.42	156,714	214,575	-54.66	-59.90
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	54,079,673	100.00	48,472,728	100.00	47,221,888	100.00	51,406,817	51,329,536	11.57	55.16
Liabilities and Capital										
Deposits	462	0	0	0	326	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	5,488,086	10.15	4,397,098	9.07	5,633,804	11.93	5,005,403	2,000,125	24.81	1.95
Borrowings with maturity over 1 year	21,234,672	39.27	14,928,436	30.80	16,082,265	34.06	17,207,395	21,771,483	42.24	790.52
Subordinated notes and debentures	1,333,642	2.47	597,840	1.23	598,139	1.27	597,547	596,978	123.08	123.90
Other liabilities	2,362,284	4.37	1,631,743	3.37	2,046,947	4.33	1,742,613	2,196,513	44.77	53.48
Balance due to subsidiaries and related institutions	425,716	0.79	1,378,740	2.84	683,555	1.45	3,872,674	1,700,663	-69.12	-88.75
Total liabilities	30,844,862	57.04	22,933,857	47.31	25,045,036	53.04	28,425,632	28,265,762	34.49	125.38
Equity Capital	23,234,811	42.96	25,538,871	52.69	22,176,852	46.96	22,981,185	23,063,774	-9.02	9.77
Perpetual preferred stock (income surplus)	1,583,825	2.93	1,583,814	3.27	1,583,825	3.35	1,583,814	1,583,814	0.00	0.00
Common stock	150,629	0.28	159,957	0.33	152,643	0.32	161,431	162,517	-5.83	-15.09
Common surplus	10,155,661	18.78	10,544,934	21.75	10,182,218	21.56	10,575,875	10,481,883	-3.69	-8.43
Retained earnings	14,750,611	27.28	16,401,747	33.84	13,473,846	28.53	13,834,188	13,864,378	-10.07	34.55
Accumulated other comprehensive income	-3,143,352	-5.81	-2,880,540	-5.94	-2,944,662	-6.24	-2,894,986	-2,737,196		
Other equity capital components	-262,563	-0.49	-271,041	-0.56	-271,018	-0.57	-279,137	-291,622		
Total liabilities and equity capital	54,079,673	100.00	48,472,728	100.00	47,221,888	100.00	51,406,817	51,329,536	11.57	55.16
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	376,126	0.78	136,200	0.29	2,772,226	0	-100.00	-100.00
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	1,091,400		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		-100.00
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

1275216

RSSD Number

2

FR Dist.

9

Peer #

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Profitability															
Net income / Average equity capital	34.92			36.31			32.11			13.71			28.13		
Bank net income / Average equity investment in banks															
Nonbank net income / Average equity investment in nonbanks	17.06			14.89			15.56			4.92			21.77		
Subsidiary HCs net income / Average equity investment in sub HCs	37.95			38.95			35.89			17.01			32.09		
Bank net income / Parent net income	0			0			0			0			0		
Nonbank net income / Parent net income	0.97			0.70			0.84			0.67			1.45		
Subsidiary holding companies' net income / Parent net income	104.31			104.11			105.36			117.71			106.14		
Leverage															
Total liabilities / Equity capital	132.75			89.80			112.93			123.69			122.55		
Total debt / Equity capital	120.75			78.01			100.62			99.26			105.66		
Total debt + notes payable to subs that issued TPS / Equity capital	120.75			78.01			100.62			99.26			105.66		
Total debt + Loans guaranteed for affiliate / Equity capital	120.75			78.01			100.62			99.26			105.66		
Total debt / Equity capital – excess over fair value	120.75			78.01			100.62			99.26			105.66		
Long-term debt / Equity capital	97.13			60.79			75.22			77.48			96.99		
Short-term debt / Equity capital	23.62			17.22			25.40			21.78			8.67		
Current portion of long-term debt / Equity capital	0			0			0			0			0		
Excess cost over fair value / Equity capital	0			0			0			0			0		
Long-term debt / Consolidated long-term debt	64.47			52.54			53.96			51.13			44.80		
Double Leverage															
Equity investment in subs / Equity capital	100.22			100.64			102.01			101.41			100.44		
Total investment in subs / Equity capital	203.84			155			187.93			175.26			202.41		
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.01			0.02			0.06			0.10			0.01		
Equity investment in subs – equity cap / Net income-div (X)	0.01			0.02			0.07			0.19			0.02		
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	269.75			200.46			382.32			121.03			225.69		
Cash from ops + noncash items + op expense / Op expense + dividend	284.03			150.48			368.04			145.27			264.02		
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	188.41			-92.84			-105.66			318.23			132.61		
Pretax operating income + interest expense / Interest expense	1,123.87			932.65			1,937.64			426.79			774.95		
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,123.87			932.65			1,937.64			426.79			774.95		
Dividends + interest from subsidiaries / Interest expense + dividends	317.19			245.67			488.31			142.31			312.02		
Fees + other income from subsidiaries / Salary + other expenses	52.83			55.10			46.77			49.91			47.24		
Net income / Current part of long-term debt + preferred dividends (X)	140.10			155.68			113.52			39.74			83.43		
Other Ratios															
Net assets that reprice within 1 year / Total assets	6.93			12.64			15.89			13.11			-7.16		
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due															
Nonaccrual															
Total															
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0			0			0			0		
To nonbank subsidiaries	0			0			0			0			0		
To subsidiary holding companies	0			0			0			0			0		
Total	0			0			0			0			0		
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	26.54			26.12			27.82			26.70			32.81		
Combined thrift assets (reported only by bank holding companies)	0			0			0			0			0		
Combined foreign nonbank subsidiary assets	16.22			15.43			16.18			14.74			19.90		

BHC Name

City/State

1275216

RSSD Number

2

FR Dist.

9

Peer #

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	25.57			34.70			16.61			70.02			24.53		
Dividends declared / Net income	20.08			15.99			17.73			46.89			21.29		
Net income – dividends / Average equity	27.91			30.50			26.41			7.28			22.14		
Percent of Dividends Paid															
Dividends from bank subsidiaries	0			0			0			0			0		
Dividends from nonbank subsidiaries	4.90			6.23			6.51			3			8.01		
Dividends from subsidiary holding companies.....	412.50			312.05			630.44			179.01			435.37		
Dividends from all subsidiaries	417.40			318.28			636.95			182.01			443.38		
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries															
Interest income from bank subsidiaries.....															
Management and service fees from bank subsidiaries															
Other income from bank subsidiaries.....															
Operating income from bank subsidiaries															
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	101.50			141.96			137.83			210.26			117.75		
Interest income from nonbank subsidiaries.....	208.13			51			55.36			394.85			377.19		
Management and service fees from nonbank subsidiaries	55.39			67.68			67.85			250.01			69.14		
Other income from nonbank subsidiaries.....	0			0			0			0			0		
Operating income from nonbank subsidiaries	365.01			260.64			261.04			855.11			564.08		
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	79.42			47.93			106.09			71.31			87.35		
Interest income from subsidiary holding companies.....	1.06			0.64			0.69			2.62			1.58		
Management and service fees from subsidiary holding companies.....	1.01			2.21			1.05			3.54			0.77		
Other income from subsidiary holding companies.....	0			0			0			0			0		
Operating income from subsidiary holding companies.....	81.49			50.79			107.83			77.47			89.70		
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0			0			0			0			0		
Interest income from bank subsidiaries.....	0.26			0			0			1.43			2.73		
Management and service fees from bank subsidiaries	3.11			3.65			2.17			8.60			6.14		
Other income from bank subsidiaries.....	0			0			0			0			0		
Operating income from bank subsidiaries	3.37			3.65			2.17			10.03			8.86		
Dividends from nonbank subsidiaries	1.07			1.76			0.98			1.30			1.50		
Interest income from nonbank subsidiaries.....	2.20			0.63			0.39			2.45			4.81		
Management and service fees from nonbank subsidiaries	0.59			0.84			0.48			1.55			0.88		
Other income from nonbank subsidiaries.....	0			0			0			0			0		
Operating income from nonbank subsidiaries	3.86			3.22			1.85			5.31			7.20		
Dividends from subsidiary holding companies.....	90.40			87.88			94.43			77.78			81.68		
Interest income from subsidiary holding companies.....	1.20			1.18			0.61			2.86			1.48		
Management and service fees from subsidiary holding companies.....	1.15			4.06			0.94			3.86			0.72		
Other income from subsidiary holding companies.....	0			0			0			0			0		
Operating income from subsidiary holding companies.....	92.75			93.12			95.98			84.51			83.88		
Loans and advances from subsidiaries / Short term debt.....	0			8.55			2.42			55.38			54.57		
Loans and advances from subsidiaries / Total debt	0			1.89			0.61			12.15			4.48		